(2)
5307.

App. F/IX-4

Previous References

1938-9
(87.)

File No. 137-38
Serial Nos. 184

Preserve.

Letter References

87.137-38(1-46)
29-40(1)
da-82-41

Part Suppl.

p. 21
(E)

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. Four

Part B for Feb 1939

SUBJECT.

Cash Loans & duplicate policies.

84)

To The Comptroller Navy
" Comptroller Lieut-
" Navy Office Govt Insurance
Commr
" Public Works

WD 0296—GPB—22,500—18-8-37

No. 71 5282-6 of 13/2/39

Forwards for comment and return by 25th inst. Copy of letter from Govt Insurance Dept's Public Service to the Govt of

20/4/39

4272
0
191

General and Revenue Secretariat — G.7. File No. 137 of 193)-38 — [App. F. III-2

Serial No.

1

From the Secretary, Life Assurance dept forwarding as called for report on the petn of one K. Venkatrama Iyer praying for grant of a Cash loan on the security of his Duplicate policy in the Public Branch.

The grant of Cash loan has been refused under Rule 28, Clause 5 of the Public Branch Rules under which loans on Duplicate policies are not granted, having as a precaution against possible fraudulent transactions.

Sri. K. Venkatrama Iyer, the applicant, now prays that his case may be treated as special and granted loan on the security of his Duplicate policy on his executing in indemnity bond.

There is however a precedent for granting such loans - vide G.O. G.7 186-31-2 D. 26 3/32 dt 7/1/32. It has been ordered in that case a Cash loan may be granted after obtaining from the applicant an indemnity Bond & Collateral Security.

In this connection kind attention is invited to the rules (and marginal orders of the Govt Secretary) on page 2 of the ref.

NOTE—Contn. Sheet.

Loan on duplicate P. Br. Insurance Policy

151

171

File No. of 193 General and Revenue Secretariat

Serial No.

MYSORE STATE LIFE INSURANCE OFFICE * BANGALORE. * No. 6552 9 Encl.

Collection

To Submit for orders.

6 In the ref[d] Coll[n] put up the Secy., Ins. Comr., made a recomm[n] supporting the request of the petr., and the petr. was also willing to furnish security. Whether the question may again be ref[d] to the Ins. Secy. for opinion in the light of the reps. [illegible] put up is for comm[n].

7 The Secy) Sd/-

20-7-38.

8 A. Yes. AD 9.5.38 Sd/-

9 Forwarded with compliments to the Secy. to Govt. Life Insurance Dept. for favour of further remarks

Sd/- K. Jaickhand for Secy to Govt.

3133 Commercial 12.SEP.1938

FINANCIAL SECRETARY 12 SEP. 1938 GOVT. OF MYSORE

10 Returned with compliments. In the case of Mr.M.K.Singra Char, holder of Policy No.118,etc, (G.O.No.Fl.7287/G.F.186-31-2,) the grant of loan on duplicate policies was ordered as a special case, on his executing an indemnity bond. But in several such subsequent cases, cash loans have been refused under Public Branch Rule 28(5). The question of amending the Rule so as to provide for the issue of duplicates of policies of the same status as originals is under the consideration of the Committee. In the meanwhile, it does not seem neither desirable nor just to grant loans in some cases and refuse in others, so long as the rules are as they are.

G Madhava Rao
For Secretary,
Insurance Department.

KS/7.179/38

Cash loan of Duplicate Policies

General and Revenue Secretariat | File No. 142/35 of 193 . | [App. F. III–2

Serial No.

11)

Subd with refce to paragraphs 6–8 supra.

The prayer of the petitioner is for orders.

13/9/38.

H: Secy

12. The policy is stated to have been eaten away by white ants and a duplicate policy has been obtained instead. The question of fraud will arise only if the original policy had not disappeared by this major. It is only also clear from the notes whether the original policy has been assigned to any body which might make claim. In any event

A.D. 14.9.38

no pecuniary loss appears to have resulted

29. SEP. 1938 file

H.H. 14-9-38

"Returned with compliments".

13. The rules for the issue of duplicates or for the grant of cash loans do not contemplate any ~~distruction~~ destruction being made in respect of various causes of loss of the original Policy.* In his application for a duplicate Policy dated 3-2-1938 (~~Flag-I~~) he did not make mention of white ant destruction. It is not necessary, for an assignment to have legal effect, that it should be registered in this office, and this may land the Insurance office in legal difficulties, if loans are issued on duplicate policies unless in the issue of these duplicates themselves, we observe all the formalities

* It would moreover be a matter of evidence to settle whether the loss of the original or even a first duplicate is due to this major and it may be undesirable for this office to take up this part of a Court's work.

MYSORE GOVT. LIFE INSURANCE DEPT. No. 15622 14. SEP. 1938 Encl. BANGALORE.

FINANCIAL SECRETARY 30 SEP. 1938

NOTE—Contn. Sheet.

2/2/38 Loan of duplicate Policy 191/7L

File No. of 193 .

General and Revenue Secretariat

Serial No.

formalities necessary to absolve us from all possible future legal difficulties.

14 This Policy has not been assigned so far as this office Registers show but it may be some-what risky to depend on the result of a search in the books unless they are so maintained as to give ready and absolutely correct information.

G Nageswara Rao.
For Secretary,
Insurance Department.

7/2/38

1/ Submd for orders as to
Whether legal opinion may be obtained in the matter
Ly Law Secy may be
MR 2/2/38 consulted.
7/2/38.

H: Secy

yes.
AD 3.10.38
5.10.38.

10b
Law
6/10

Prohibition

17 Rule 28 (5) is very clear that no loan will be granted on the security of a lost policy or a copy thereof. It is not clear under what circumstances a duplicate policy was issued to the insured

191
ge

212

Serial No.

3.7.31., or why ignoring this fact the insured again applied for a duplicate policy on 3.2.38 stating merely that the policy issued to him had been lost. It is somewhat significant that in his petition to the Financial Secretary he amplifies the statement by saying that the policy was lost by him being completely eaten away by white ants. In these circumstances it may not be quite safe to grant a loan on a duplicate policy. It is also seen from the Secretary's note (Para 10 supra) that the question of amending the Rule as is under the consideration of the Committee.

A

BKR
8.11.38

Asst Secy
Fin Dept
9-11-38.

18 In view of A above the petr. may be informed that loans cannot be granted on duplicate policies. But how the difficulty could be solved in the case of deserving cases, if any, is for the consideration of Govt.

A

B

Fin Secy

Govt

19 A. yrs. 9.11.38.

20 B. may be separately examined.

Asst Secy
4-11-38
Govt

NOTE—Contn. Sheet.

File No. 191/Sec of 193 .

General and Revenue Secretariat

Serial No.

21 Subd: with an endorsement as regards A.

12/11

22 Issue.

Sd/-
12-11-38.

NW: H: 3075-6 dt 21-11-1938

From Mr: K. Venkatarama Iyer
No: 49, 3rd Main Road, Chamarajapet;
Bangalore city.

To Secy: Life Ins: Deptt:

Informs Mr: K. Venkatarama Iyer that loans cannot be granted on surrendered policies.

23) The file may perhaps be forwarded to the Secy: Ins: Committee, for remarks on the points raised at B in paras 18 & 20 of notes.

24/11 A formal reply may be made. Put up draft.

Sd/-
23-11-38.

draft submtd
28/11

Issue.

Sd/-
24-11-38.

NW: H: 3165 dt 25-11-1938.

To Mr Secy: Ins: Deptt:

Regrets him to state that questions re loans on surrendered policies

Blanks.

Secy
29/11

Loans on duplicate policies

General and Revenue Secretariat

27 File No. 137/2235/26 of 193 8 [App. F. III—2

Serial No.

Letter No: A 263 & 23.12.1938 from the Govt: Insc: Deptt. forwarding for sanction the Resolution of the Govt: amending Rule 25 of the Public Branch Rules re issue of duplicate policies in the Public Br:

Subject: The existing Rule 25 of Pub: Br: is entirely unsuitable and the amended rule is for orders.

Draft Rule 29.1.

Gpl 19/1

Fwd Sy)

The Std rule is flagged in the rules book putup (Flag G) and the rule as amended in regard to declaration issue of duplicate policies is flagged H. It will be seen that the amended rules provide for publication and publicity in respect of policies found missing by policy holders and provide also execution of indemnity bonds by policy holders with sureties for safeguarding the financial interest of the fund. The amended rules are suitable and may be approved.

2nd Advl Dewan) 23.1.39

Secy 24-1-39

Secy 25-1-39

Secy 26.1.39

NOTE—Contn. Sheet.

DEPT. OF INSURANCE
23 JAN 1939
No. 5280

2nd MEMBER OF COUNCIL
23 JAN. 1939
No. 6726

WD 0544—GPB—30,000—2-9-83

Loans on duplicate policies

File No. 137	of 1938.	General and Revenue Secretariat

Subject: with a draft order.

29.1.31

TYPING SECTION GEN. & REV. SECTT

Issue
28/2

To: M; H: 1282-6 of 13.2.1939.

2. Mr Compton:
Mr Secy: Fins: Deptt:
Mr Compiler, Mysore Gazette.
Mr Publicity Officer
Mr Kannada Translator Deptt.

Approval of the amendments ~~and notifies~~ proposed.

(3 Lists & printed copy of the order)
Mr

30. JUN. 1938 26 JUN 1938

SHT 1

FINANCIAL SECRETARY 21 JUNE 1938 4272 GOVT. OF MYSORE

49, IIIrd Main Road,
Chamarajapet,
BANGALORE CITY.

Dated 20th June, 1938.

STATE LIFE INSURANCE OFFICE 63896 27 JUN. 1938 Encl..... MYSORE * BANGALORE.

The Finance Secretary
To The Govt. of Mysore
Secretariat,
BANGALORE.

Sir,

I am a policy holder (No. 4098) in the Mysore State Life Insurance Committee (Public Branch). The policy, which was granted to me in the year 1925, was lost by me being completely eaten away by white ants. I, thereupon, applied for a duplicate policy and obtained one on payment of the usual fee.

Some time ago, I applied for a loan as I wanted to settle some of my urgent, domestic affairs; but, the Secretary of the Life Insurance Committee replied to me that under the existing rules no loan could be granted on the strength of a duplicate policy.

I may venture to point out to you in this connection that, looking to the circumstances under which the original policy was lost, it would be a severe hardship on me if the loan should be refused, by the Secretary of the Insurance Committee sticking to the letter of the rules mentioned above.

I am, therefore, approaching you now, kindly to intervene on my behalf and see that I get the loan asked for on the strength of my duplicate policy as a special case and on production of an Indemnity Bond, if necessary.

I again request you to use your good influence in this matter and issue necessary instructions to the authorities concerned and enable me to obtain the loan, which I require very urgently.

Thanking you,

I remain,
Sir,
Yours faithfully,

Memo No. Fl-7734 Dt 25/6/38 K. Venkataramaiyer

(K. VENKATARAMA IYER)

Forwarded with compliments to the Deputy Secretary, Government Insurance Department for a report in the case.

by order,
S. P. Jaukhedar
for Financial Secretary
to Government.

Phone No. 2438.

M. S. L. I.
O. 20.
Encls.

In reply please quote:—
No.

MYSORE STATE LIFE INSURANCE OFFICE.

C.J-137-38 Bangalore, dated the 1 JULY 1938

FROM

A. N. RAGHAVACHAR, Esq., M.A.,
Secretary, Mysore State Life Insurance Committee, Bangalore.

To

Rajasevanipuna
S. Shamanna, Esq., B.A.,
Financial Secretary to the Government
of His Highness the Maharaja of
Mysore, Bangalore.

SIR,

Re: Policy No. 4098/C3295 held by
Mr. K. Venkatarama Iyer.

-:-

With reference to your memo No.Fl. 7734 dated 25-6-38 forwarding the application of the above insured for cash loan on his duplicate policy, I have the honour to state that cash loans are not granted on duplicate policies as per rule 28 clause 5 obviously as a precaution against possible fraudulent transactions. This fact has already been intimated to the Insured on 20th September. 1937. The application of the insured is returned herewith.

I have the honour to be,
Sir,
Your most obedient servant,

G Raghava Rao
For Secretary,
Insurance Department.

WDA- 774/1

Appendix F G—1]

SUBJECT .....

.....

.....

Section G.2

File No. 13-38

Serial No. 2

Diary No. of letter replied to .....

No. H 3075

To Endorsement granted to Mr. K. Venkataramana Iyer, No. 49, 3rd Main Road, Chamarajapet, Bangalore city.

General and Revenue Secretariat

( )

the 193 .

Date of issue. 21st November 38

Signed by Mr. S. K. Jamkhandi

with reference to his application of the 20th June 1938 requesting the grant of a loan on the strength of the endowment policy held by him Mr. K. Venkataramana Iyer No. 1, 32 of 19 Insurance

informed that ~~the request cannot be granted~~ loans cannot be granted on endowment policies.

By order,

Sd/- 12-11-38.

for H. Secy: to Govt.

List of enclosures.....

No. H 3076/2-a: records. Dated 22nd Nov. 38

Copy of the Secy: Upasana Govt Life Ins: Deptt. with reference to his letter dt 9.7.1938. The records received with his letter referred to above are returned herewith.

Copied by .....

Sd/- 12.11.38.

for H. Secy:

Examined by.....

WD 0278—GPB—30,000—4-3-38

Noted 12.11.

GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

GENERAL AND REVENUE SECRETARIAT

No. H3075/G7/31-38-2 Dated, Bangalore, 21st November 1938.

ENDORSEMENT.

Granted to Mr.K.Venkatarama Iyer,
No. 49, 3rd Main Road,
Chamarajapet, Bangalore City.

With reference to his application dated the 20th June 1938 requesting the grant of a loan on the strength of the duplicate Insurance policy held by him, Mr. K. Venkatarama Iyer is informed that loans cannot be granted on duplicate policies.

By Order,

17-11-38.

For Financial Secretary to Government.

No. H 3076/G7 dated 21st Nov. 1938. Copy to Supdt. Ins: Cum: (Under his Office Records)

Jgn/3.

GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE

General and Revenue Secretariat

No. H 3165 Dated, Bangalore, 24th November 193..

From

Financial Secretary to the Government of His Highness the Maharaja of Mysore.

To

The Secretary,
Life Insurance Department, Bangalore.

Sir,

Subject:- Grant of loan on duplicate policies in the Public Branch.

I am directed to invite reference to your un-official note No.3133 dated 12th September 1938 stating among other things that the question of amending rule 23(5) of the Mysore State Life Insurance, Public Branch, so as to provide for the issue of duplicate policies of the same status as originals is under the consideration of the Insurance Committee, and to request you to be so good as to state how the question stands.

I have the honor to be,
Sir,
Your most obedient servant,

25.11.38.

For Financial Secretary to Govt.

Als.

Appendix F G—1]

SUBJECT .....

.....

.....

Diary No. of letter replied to.....

General and Revenue Secretariat

( )

the *193* .

Date of issue 25/11/38

Signed by .....

I am directed to invite refce. to your unofficial note no. 3133 S 12.9.1938 stating among other things that a question of amending rule 28 (5) of the Bijnor State Life Insurance, Public Branch, so as to provide for the issue of duplicate policies of the same status as originals is under the consideration of the Insurance Committee, and to request you to be so good as to state how the question stands.

I have etc.,

Sd/ 24.11.38.

For H. Secy. to Govt.

List of enclosures.....

Copied by .....

Examined by.....

Section

File No.

Serial No.

No. H 3165

To

The Secy:

Insurance Deptt:

Sir, Subject:- Grant of loan on duplicate policies in the Public Branch.

Sir,

According to clause (5) of Rule 28 of the Public Branch Rules no loan can be granted on the security of a lost policy or a copy thereof; but in ~~but~~ ~~but~~ consider ~~case of~~ granting loan in ~~observing~~ cases, some latitude ~~needs~~ has to be made ~~loans may perhaps be granted~~ accordingly

I am therefore directed to request you to be so good as to examine the ~~case~~ matter & furnish your opinion on the proposed matter.

I have etc.

For H. Secy: to Govt.

WD 0521—GPB—30,000—12-3-37

23/11/

M. S. L. I.
O. 20

Encls. 2

In reply please quote:—
No. A.263

G.2-137-38-3

MYSORE STATE LIFE INSURANCE OFFICE.

FROM M.Viraraja Urs, Esq, B.A.B.L. *Bangalore, dated the* 23 DEC 1938
Secretary, Mysore State Life Insurance Committee, Bangalore.

To

A.N.Raghava Char, Esqr, M.A.,
Financial Secretary to the Government
of His Highness the Maharaja of
Mysore, Bangalore.

FINANCIAL BRANCH
2235
3 JAN 1939
REVENUE

SIR,

1949
8m3
107

In continuation of my letter No.A.246 dated 6-12-1938 regarding the issue of duplicate policies in the Public Branch, I have the honor to forward herewith a copy of Resolution No.VII. on the subject passed at the meeting of the Mysore Government Life Insurance Committee held on 17-12-38 and to request you to kindly obtain sanction of Government for the proposed amendment of Rule 25. A copy of the Rules as proposed to be amended is enclosed.

I have the honor to be,
Sir,
Your most obedient servant,

G Raghava Rao
For Secretary,
Insurance Department.

KS/my 22/12

Copy of Rule 25, of the Public Branch Rules as ~~proposed to be~~ amended.

" 25 (a) If a Policy or Paid-up-policy is lost, a duplicate thereon may be obtained on application to the Secretary, to the Insurance Committee, provided the applicant furnishes satisfactory proof of the loss of the original document and of his right to obtain a duplicate.

The full circumstances of the loss of the document and the steps, if any, taken to recover it, should be intimated to the Secretary, to the Insurance Committee.

The Secretary, will, in such cases, usually satisfy himself as regards the applicant's rights to obtain a duplicate, by advertising the loss of the document in an issue of the Mysore Gazette and in a local paper at the expense of the applicant. The duplicate will then be issued only if no valid objection therefor is received by the Secretary within the period notified in the said advertisement.

Before a duplicate is issued, the applicant, along with two other persons of sound financial position will also be required to execute an Indemnity Bond in such form as may be prescribed by the Committee.

The duplicate issued as above will stand on a par with the with the original document.
A fee of Rupees Two will be charged for the issue of a duplicate.

25.(b) A simple copy of a policy, Paid-up Policy, Reversionary Bonus Certificate, or Premium Receipt Book may be obtained on application to the Secretary, to the Insurance Committee and on

on payment of a fee of Rupee One in the case of a Policy, or Paid-up-Policy and of a fee of annas eight in the case of a Premium Receipt Book or Reversionary Bonus Certificate."

---

for Secretary,
~~For~~ Secretary,
Insurance Department.

KS/

Extract from the Proceedings of the first quarterly meeting of the Mysore Government Life Insurance Committee held on Saturday, 17th Dec. 1938.

---

x x x

VII. Amendment of Rule 25 regarding the grant of duplicate Policies.

Resolved that the rules may be altered as proposed.

x x

For Asst. Secretary,
Insurance Department.

KS/9/12/12

G. R. S. App. F VI—G 2]

SUBJECT .....

.....

.....

Diary No. of letter replied to.....

General and Revenue Secretariat

( )

the *193* .

Date of issue ..... 193 9.

Signed by .....

May this be—

(i) printed? Yes

(ii) treated as a standing order? Yes

(iii) published in the Gazette, English Part? Yes

(iv) translated? Yes

(v) placed at the disposal of the press? Yes

(vi) published in the Gazette, Kannada Part?

Proposed

(Type flag 16)

To. The Compiler, Mysore Gaz: for publication.
The Compiler: Life Ins: Deptt.
The Secy: Life Ins: Deptt.
The Publicity Officer
The Kannada Translator
to Govt.

adv

Section G.I.
File No. 13 L-39
Serial No. 4

Proceedings of the Government of His Highness the Maharaja of Mysore.

Read—

Correspondence ending with letter No: A-263 dt. 23-12-1938 from the Secy: Insurance Deptt: forwarding ~~for sanction~~ copy of resolution No: VII ~~in regard to the issue of duplicate policies in the Public Branch~~, passed by the Ins: Com: at its meeting held on 17-12-1938 in regard to amendment of Rule 25 of the Public Branch on the Subject of grant of duplicate policies, ~~in the Public Branch~~ and requesting sanction to the amendment to the Rule. ~~to the Public Branch accordingly~~.

Order thereon.—No.

P. No: 5282-6 dt. 13-2-39.

Sanctioned. The rule as amended and appd by Govt. is published as an annexure to this proc: order.

Gpl for Fin: Secy: Govt

PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS
THE MAHARAJA OF MYSORE.

- - - - -

abr

READ:-

Correspondence ending with letter No.A.263 dated 23rd December 1938 from the Secretary, Insurance Department, forwarding copy of resolution No.VII, passed by the Insurance Committee at its meeting held on 17th December 1938 in regard to amendment of Rule 25 of the Public Branch on the subject of grant of duplicate policies and requesting sanction to the proposed amendment of the Rule.

- - - - - - -

ORDER NO. Fi. S282-687-137-38-4

Dated, Bangalore, the 13th February 1939.

Sanctioned. The Rule as amended and approved by Government is published as an annexure to this Government Order.

Financial Secretary to Government.

To

The Compiler, Mysore Gazette, for publication.
The Comptroller to Government.
The Secretary, Life Insurance Department.
The Publicity Officer.
The Kannada Translator to Government.

S/6.

Annexure to Government Order No. 7528-6 77 137-38-4 dated 13-2-39

- - - - -

Copy of Rule 25 of the Public Branch Rules as amended.

- - - - - - - -

"25(a). If a policy or paid-up-policy is lost, a duplicate thereon may be obtained on application to the Secretary, to the Insurance Committee, provided the applicant furnishes satisfactory proof of the loss of the original document and of his right to obtain a duplicate.

The full circumstances of the loss of the document and the steps, if any, taken to recover it, should be intimated to the Secretary, to the Insurance Committee.

The Secretary, will, in such cases, usually satisfy himself as regards the applicant's right to obtain a duplicate, by advertising the loss of the document in an issue of the Mysore Gazette and in a local paper at the expense of the applicant. The duplicate will then be issued only if no valid objection therefor is received by the Secretary within the period notified in the said advetisement.

Before a duplicate is issued, the applicant, along with two other persons of sound financial position will also be required to execute an Indemnity Bond in such form as may be prescribed by the Committee.

The duplicate issued as above will stand on a par with the original document.

A fee of Rupees Two will be charged for the issue of a duplicate.

25(b). A simple copy of a policy, paid-up policy, Reversionary Bonus Certificate, or Premium Receipt Book may be obtained on application to the Secretary, to the Insurance Committee and on payment of a fee of Rupee One in the case of a Policy, or Paid-up Policy and of a fee of annas eight in the case of a premium Receipt Book or Reversionary Bonus Certificate."

Financial Secretary to Government.

S. O.

GOVERNMENT OF HIS HIGHNESS THE MAHARAJA OF MYSORE.

FINANCIAL DEPARTMENT.

G. O. No. Fl. 5282-6—G. F. 137-38-4, dated 13th February 1939.

Duplicate Policies.

Sanctions the amendment of Rule 25 of the Mysore Government Life Insurance Department Public Branch Rules, in regard to the grant of —— .

READ—

Correspondence ending with letter No. A. 263, dated 23rd December 1938, from the Secretary, Mysore Government Life Insurance Department, forwarding copy of Resolution No. VII, passed by the Insurance Committee at its meeting held on 17th December 1938, in regard to amendment of Rule 25 of the Public Branch on the subject of grant of duplicate policies and requesting sanction to the proposed amendment of the Rule.

ORDER NO. FL. 5282-6—G. F. 137-38-4, DATED BANGALORE, THE 13TH FEBRUARY 1939.

Sanctioned. The Rule as amended and approved by Government is published as an annexure to this Government Order.

A. N. RAGHAVACHAR,
Secretary to Government,
Financial Department.

To—The Compiler, *Mysore Gazette.*
The Comptroller to Government.
The Secretary, Mysore Government Life Insurance Department.
The Publicity Office.
The Kannada Translator to Government.

EXD.—C. K.

No. FL. 5282-6—G. F. 137-38-4, DATED 13TH FEBRUARY 1939.

ANNEXURE.

Copy of Rule 25 of the Public Branch Rules as amended.

"25. (*a*) If a policy or paid-up policy is lost, a duplicate thereon may be obtained on application to the Secretary to the Insurance Committee, provided the applicant furnishes satisfactory proof of the loss of the original document and of his right to obtain a duplicate.

The full circumstances of the loss of the document and the steps, if any, taken to recover it, should be intimated to the Secretary to the Insurance Committee.

The Secretary will, in such cases, usually satisfy himself as regards the applicant's right to obtain a duplicate, by advertising the loss of the document in an issue of the *Mysore Gazette* and in a local paper at the expense of the applicant. The duplicate will then be issued only if no valid objection therefor is received by the Secretary within the period notified in the said advertisement.

Before a duplicate is issued, the applicant, along with two other persons of sound financial position will also be required to execute an Indemnity Bond in such form as may be prescribed by the Committee.

The duplicate issued as above will stand on a par with the original document.

A fee of rupees two will be charged for the issue of a duplicate.

25. (*b*) A simple copy of a policy, paid-up policy, reversionary bonus certificate, or premium receipt book may be obtained on application to the Secretary to the Insurance Committee on payment of a fee of rupee one in the case of a policy, or paid-up policy and of a fee of annas eight in the case of a premium receipt book or reversionary bonus certificate."

WD 1459—GPB—670—1-8-39